

ABSTRACT

A dispersion composition containing a urea-urethane (UU) compound as (a) component, and one or more types of coloring inhibitors selected from among a silicate, a carbonate, a sulfate, a phosphate, a metal oxide, a metal hydroxide, a hindered phenol compound, a hindered amine compound and an acetoacetic acid derivative as (b) component, characterized in that one of more components selected from (a) component and (b) component is subjected to a heating treatment, or a developer UU dispersion prepared by using a cellulose derivative and a specific anionic surfactant as a dispersant for the developer UU is subjected to a heating treatment. The above dispersion composition containing a urea-urethane compound allows the improvement of the phenomenon of the lowering with time of the whiteness of an application fluid containing a colorless or pale dye precursor and a urea-urethane compound, and also allow the improvement of the discoloration of a white portion, in particular, the discoloration under a high humidity condition (the resistance to wet discoloration of a white portion] of a thermal recording material manufactured by the use of said application fluid.